



Attorney's Docket No.: 11416-742001

2164 #7
BT
12-26-01

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Chenevich et al.
Serial No. : 09/781,578
Filed : February 12, 2001
Title : PAYMENT MANAGEMENT

Art Unit : 2164
Examiner : Unknown

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Commissioner for Patents
Washington, D.C. 20231

TRANSMITTAL

The following correspondence relating to this application is enclosed for filing:

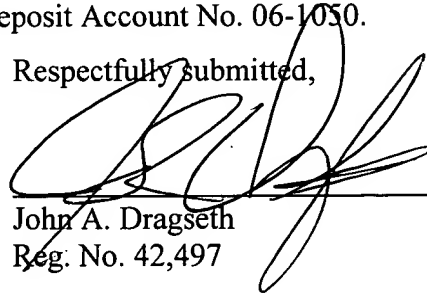
1. Information Disclosure Statement (1 page);
2. Form PTO-1449 (2 pages);
3. Copies of Cited References (42); and
4. A Return Postcard.

Please date stamp and mail the enclosed postcard.

Please apply any charges or credits to Deposit Account No. 06-1050.

Respectfully submitted,

Date: 10-18-01


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Date of Deposit 10-19-01

Signature Trisha J. Anderson

Typed or Printed Name of Person Signing Certificate
Trisha J. Anderson



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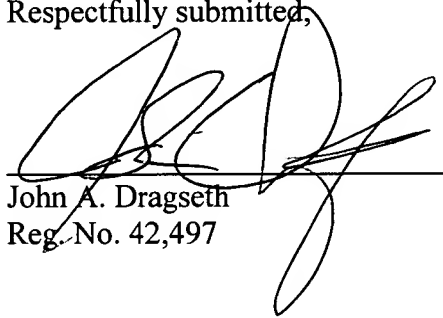
INFORMATION DISCLOSURE STATEMENT

Applicant submits the references listed on the attached form PTO-1449, copies of which are enclosed.

This statement is being filed within three months of the filing date of the application or before the receipt of a first Office action on the merits. Please apply any charges or credits to Deposit Account No. 06-1050.

Respectfully submitted,

Date: 10-18-01



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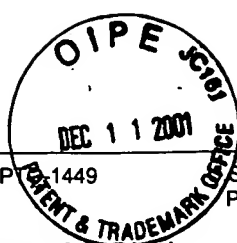
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Substitute Form PTO-1449 (Modified) Information Disclosure Statement by Applicant (Use several sheets if necessary) (37 CFR §1.98(b))	U.S. Department of Commerce Patent and Trademark Office	Attorney's Docket No. 11416-742001	Application No. 09/781,578
	Applicant Chenevich et al.		
	Filing Date February 12, 2001	Group Art Unit 2164	

RECEIVED
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Technology Center 2100**U.S. Patent Documents**

Examiner Initial	Desig. ID	Patent Number	Issue Date	Patentee	Class	Subclass	Filing Date If Appropriate
	AA	4,114,027	09/12/78	Slater et al.			
	AB	4,270,042	05/26/81	Case			
	AC	4,305,059	12/08/81	Benton			
	AD	4,412,287	10/25/83	Braddock, III			
	AE	4,567,359	01/28/86	Lockwood			
	AF	4,713,761	12/15/87	Sharpe et al.			
	AG	4,725,719	02/16/88	Oncken et al.			
	AH	4,750,119	06/07/88	Cohen et al.			
	AI	4,799,156	01/17/89	Shavit			
	AJ	4,926,325	05/15/90	Benton et al.			
	AK	4,949,272	08/14/90	Vanourek et al.			
	AL	4,960,981	10/02/90	Benton et al.			
	AM	5,008,827	04/16/91	Sansone et al.			
	AN	5,025,372	06/18/91	Burton et al.			
	AO	5,040,132	08/13/91	Schuricht et al.			
	AP	5,043,908	08/27/91	Manduley et al.			
	AQ	5,077,694	12/31/91	Sansone et al.			
	AR	5,117,364	05/26/92	Barns-Slavin et al.			
	AS	5,153,842	10/16/92	Dlugos, Sr. et al.			
	AT	5,161,109	11/03/92	Keating et al.			
	AU	5,168,444	12/01/92	Cukor et al.			
	AV	5,175,416	12/29/92	Mansvelt et al.			
	AW	5,208,446	05/04/93	Martinez			
	AX	5,218,188	06/08/93	Hanson			
	AY	5,220,501	06/15/93	Lawlor et al.			
	AZ	5,222,018	06/22/93	Sharpe et al.			
	AAA	5,231,569	07/27/93	Myatt et al.			

Examiner Signature	Date Considered
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Substitute Form PTO-1449 (Modified) Information Disclosure Statement by Applicant (Use several sheets if necessary) (37 CFR §1.98(b))	Department of Commerce Patent and Trademark Office	Attorney's Docket No. 11416-742001	Application No. 09/781,578
		Applicant Chenevich et al.	
	Filing Date February 12, 2001	Group Art Unit 2164	

U.S. Patent Documents

Examiner Initial	Desig. ID	Patent Number	Issue Date	Patentee	Class	Subclass	Filing Date If Appropriate
	ABB	5,285,383	02/08/94	Lindsey et al.			
	ACC	5,293,310	03/08/94	Carroll et al.			
	ADD	5,334,823	08/02/94	Noblett, Jr. et al.			
	AEE	5,334,824	08/02/94	Martinez			
	AFF	5,337,246	08/09/94	Carroll et al.			
	AGG	5,357,563	10/18/94	Hamilton et al.			
	AHH	5,393,963	02/28/95	Thomas et al.			
	AII	5,426,281	06/20/95	Abecassis			
	AJJ	5,440,634	08/08/95	Jones et al.			
	AKK	5,485,369	01/16/96	Nicholls et al.			
	ALL	5,631,821	05/20/97	Muso			
	AMM	5,666,493	09/09/97	Wojcik et al.			
	ANN	5,842,178	11/24/98	Giovannoli			
	AOO	5,878,141	03/02/99	Daly et al.			
	APP	5,910,896	06/08/99	Hahn-Carlson			

Foreign Patent Documents or Published Foreign Patent Applications

Examiner Initial	Desig. ID	Document Number	Publication Date	Country or Patent Office	Class	Subclass	Translation	
							Yes	No
	AQQ							
	ARR							
	ASS							

Other Documents (include Author, Title, Date, and Place of Publication)

Examiner Initial	Desig. ID	Document
	ATT	
	AUU	

Examiner Signature	Date Considered
EXAMINER: Initials citation considered. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	